

**STORE LOYALTY DETERMINANTS
OF MODERN RETAILING IN INDONESIA:
A STRUCTURAL EQUATION MODELLING (SEM) APPROACH**

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**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
NOVEMBER 2007**

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**STORE LOYALTY DETERMINANTS
OF MODERN RETAILING IN INDONESIA:
A STRUCTURAL EQUATION MODELLING (SEM) APPROACH**

**By
LINA SALIM
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in full fulfillment of the requirements for the degree of Doctor of Philosophy
(Business Management)**



Pusat Pengajian Siswazah
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Sebarang permohonan untuk menyalin atau mengguna mana-mana bahan dalam tesis ini sama ada sepenuhnya atau sebahagiannya, hendaklah dialamatkan kepada alamat diatas.

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ABSTRACT

STORE LOYALTY DETERMINANTS OF MODERN RETAILING IN INDONESIA: A STRUCTURAL EQUATION MODELLING (SEM) APPROACH

Creating and maintaining customer store loyalty is an essential chore in the marketing concept and marketing activities. It is uneasy and complicated but necessary for retailers to undertake seriously. Thus, this study aims to explore the determinant factors influencing consumer store loyalty based on Indonesian experience in modern retailing market. The conceptual framework was based on the revised Stimulus- Organism-Response (S-O-R) model from Mehrabian and Russell (1974) and Belk (1975). The data was analyzed empirically using the structural model. The selected stimuli that pertain to the environmental factors (consisting of store image, store personnel, store satisfaction and culture) were examined to investigate the store loyalty determinant factors empirically. Derived from the S-O-R model, the organism factor was treated as the mediating variables. In this study, the influence levels of affect (consumers' liking) and trust were examined.

This study was conducted toward modern retailing market (hypermarkets/supermarkets) in Indonesia. The results of this study showed that the (revised) S-O-R model fit with the data and extended knowledge of consumers' store loyalty key factors. Both affect and trust were found to mediate the relationship between store image, store satisfaction and culture and store loyalty construct. Affect was proved to be prior mediator followed by trust in the case of Indonesian experience toward hypermarket/supermarket loyalty.

The empirical findings suggested that store image, store satisfaction and culture had significant and positive effect on store loyalty through affect and trust. In particular, consumers' store satisfaction had significant and positive impact on affect and trust; also it had the strongest influence on the store loyalty through affect and trust. The predicted positive relationship between culture and affect, trust and store loyalty was also supported. Femininity and long-term orientation as culture elements had positive impact on store loyalty through affect and trust. Unexpectedly, the collectivism revealed a negative association with store loyalty, means that the collectivism term focused more on in-group from the extended family, not on the out-group. Moreover, the findings supported the positive significant relationship between store image and store loyalty via affect and trust. Empirically, place and promotion (as store image dimensions) determined consumers' store loyalty. Surprisingly, store personnel negatively but significantly influenced the consumers' store loyalty via affect and trust. Store personnel only influenced negatively the consumer's affective state, but did not have impact on consumers' trust.

Empirical data demonstrated that demographic and socio-economics characteristics gave an important impact on store loyalty. Every ethnic group had different levels of loyalty toward modern retailing market (hypermarkets/supermarkets). Gender, city of born, office locations, visit frequency to the store (more than four times a month) and ownership of some electronic products (such as credit card, DVD/VCD players, hand-phone, life insurance, and laptop/PC) had significant and positive influence on

store loyalty. Total family income/expenditure monthly, occupation and ownership of home-theater, conversely, illustrated a negative significant effect on store loyalty.

Understanding the environmental factors can assist the understanding of the determinant factors of consumers' store loyalty at least in the hypermarkets/supermarkets context. It also provides some ways to identify those customers who are more willing to develop and maintain relationship, and those who are primarily interested in short-term relationship (based on transaction only). For the Indonesian case, understanding the ethnicity can assist any players in the modern retailing market in segmenting and targeting their consumers' undoubtedly.

ABSTRAK

**STORE LOYALTY DETERMINANTS
OF MODERN RETAILING IN INDONESIA:
A STRUCTURAL EQUATION MODELLING (SEM) APPROACH**

Menciptakan dan memelihara kesetiaan pelanggan merupakan bahagian penting dalam konsep dan kegiatan pemasaran. Kegiatan tersebut tidak mudah dan rumit tetapi pengusahaannya perlu dilakukan oleh para peruncit dengan bersungguh-sungguh. Oleh itu, kajian ini bertujuan untuk menerokai faktor penentu yang mempengaruhi kesetiaan pengguna berdasarkan pengalaman orang Indonesia pada pasar runcit moden. Rangka konsep berasaskan pada model ulang kaji S-O-R dari Mehrabian dan Russell (1974) dan Belk (1975). Data empirikal dianalisis menggunakan model struktural. Rangsangan terpilih yang berhubungan dengan faktor persekitaran (terdiri daripada imej kedai (*store image*), kakitangan kedai (*store personnel*), kepuasan kedai (*store satisfaction*), dan kebudayaan (*culture*)) diselidik untuk mengkaji faktor penentu kesetiaan store secara empirik. Pemerolehan dari model S-O-R, faktor organisme diperlakukan sebagai pengantara yg diubah (*mediating variable*). Pada kajian ini, peringkat pengaruh dari “affect” (perasaan suka pelanggan) dan kepercayaan diselidiki.

Kajian ini dilakukan pada pasar peruncit moden (pasar raya besar/pasar raya) di Indonesia. Hasil kajian menunjukkan bahwa model S-O-R sesuai dengan data dan menambah pengetahuan faktor kunci kesetiaan kedai. Affect dan kepercayaan, keduanya didapat menjadi pengantara hubungan bentuk (*construct*) antara imej kedai, kepuasan kedai, kebudayaan dan kaum dan kesetiaan kedai. Affect terbukti menjadi pengantara awal diikuti oleh kepercayaan pada kasus pengalaman kesetiaan kedai orang Indonesia mengarah kepada pasar raya besar/pasar raya.

Temuan empirikal menganjurkan bahawa imej kedai, kepuasan kedai, kebudayaan dan kaum mempunyai kesan bermakna dan positif terhadap kesetiaan kedai melalui affect dan kepercayaan. Khususnya, kepuasan pelanggan kedai mempunyai kesan bermakna dan positif terhadap *affect* dan trust, juga mempunyai pengaruh terkuat kepada kesetiaan kedai melalui *affect* dan trust. Telahan hubungan positif di antara kebudayaan, *affect*, kepercayaan dan kesetiaan kedai didukung. Feminine and orientasi jangka-panjang mempunyai pengaruh positif terhadap kesetiaan kedai melalui affect dan kepercayaan.

Tidak diduga, kolektivisme menunjukkan kaitan negatif dengan kesetiaan kedai, bererti kolektivisme lebih berfokus pada *in-group* dari perpanjangan keluarga (*extended*), bukan pada grup-luar (*out-group*). Dan lagi, penemuan mendukung hubungan positif bermakna antara imej dan kesetiaan kedai melalui affect dan kepercayaan. Secara empirik, tempat (*place*) dan promosi (sebagai dimensi imej kedai) mempengaruhi kesetiaan kedai. Yang mengejutkan, kaki tangan kedai mempunyai pengaruh negatif tetapi penting (*significant*) terhadap kesetiaan konsumen melalui *affect* dan kepercayaan. Kakitangan kedai hanya berpengaruh negatif terhadap keadaan affective pengguna, tetapi tidak berpengaruh pada kepercayaan pengguna.

Data empirik membuktikan bahwa sifat/ciri demografi dan sosial-ekonomi memberikan kesan penting pada kesetiaan kedai. Setiap kelompok kaum mempunyai peringkat kesetiaan yang berbeza mengarah pasar runcit moden (pasar raya besar/pasar raya). Jantina, kota lahir, posisi pejabat, kekerapan berkunjung ke kedai (lebih dari empat kali dalam satu bulan) dan pemilikan beberapa barangan elektronik (seumpama kartu kredit, telpon genggam, insurans jiwa, laptop/PC and barangan DVD/VCD) memberi kesan bermakna dan positif atas kesetiaan. Keseluruhan pendapatan/belanja keluarga bulanan, pekerjaan dan pemilikan home-theater, sebaliknya, mengilustrasikan kesan negatif atas kesetiaan kedai.

Pemahaman faktor persekitaran dapat membantu pemahaman faktor penentu kesetiaan pengguna kedai dalam konteks pasar raya besar/pasar raya. Hal ini juga memperlengkapu beberapa cara untuk mengenali para pelanggan yang lebih rela untuk membina dan memelihara hubungan, dan mereka yang terutamanya berminat pada hubungan jangka pendek (hanya berdasarkan transaksi). Untuk pengguna Indonesia, pemahaman perkauman dapat membantu setiap pemain dalam pasar runcit moden untuk mensegment dan mensasar pengguna dengan tidak diragui.

DEDICATION

Dedicated to

My Creator, Saviour and Lord, JESUS CHRIST

*My late parents, Mr. Agus Salim and Mrs. Bun Kui Jin who motivated, inspired
and gave life vision*

My husband, Drs. Ong Po Han, MM who encourages, loves and accompanies

My sisters, brothers and adopted daughter who pray, care and cheer up

*My parent in-law (Mr. Ong An Jong and Mrs. Lani Jusuf) who support and take
care of my husband*

*Atma Jaya Catholic University, Jakarta and Association of Catholic Institutes of
Higher Learning (APTIK) who finance and give facilities*

*My Supervisor, Ass.Prof. DR. Ismail Lebai A. Othman who motivates, encourages,
and assists*

There are No Mistakes, No Coincidences.
All Events are Blessings Given to Me
to Learn From & to be Strong
in the name of Jesus Christ

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‘Thank You and God Bless You All!’

Sincerely,

Lina Salim

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CHAPTER 1: INTRODUCTION

1.0. PROLOGUE

The objective of this dissertation is to determine the underlying factors that influence customers' loyalty toward the modern retailing market (hypermarkets/supermarkets) in Indonesia. The (Revised) Stimulus-Organism-Response (S-O-R) model is applied in finding determinant factors of store loyalty in Indonesia. This dissertation examines the mediating effect of "affect" and "trust" on store loyalty.

"For various reasons, some customers don't ever stay loyal to one company, no matter what value they receive. The challenge is to avoid as many of these people as possible in favor of customers whose loyalty can be developed" (Reichheld, 1996-a)

"Loyalty marketing is an outstanding opportunity for retailers to keep consumers coming back to their stores, create real affinity for a retailer's banner, and capture the largest possible share of their market while maximizing the return on their marketing investments," said Steven M. Schmidt, President and CEO of VNU Marketing Information (MI) and A.C. Nielsen (A.C. Nielsen 2006).

Both quotations above show that not all customers are profitable to the companies. Others seem to have a tendency to switch to other firms or brands, while another group shows a degree of loyalty no matter what (Reichheld, 1993; Bloemer & de Ruyter 1998; Bloemer & Odekerken-Schröder, 2002; Ko, 2003). For these reasons, loyalty becomes a hot topic for retailers. In addition, maintaining loyal customers becomes top priority for any companies because of high switching cost and high attracting cost of new consumers. Recently, business articles and academic literatures have been focusing on the relationship commitment, customer satisfaction, customer loyalty and loyalty-based management (Ball, Coelho & Machás, 2004; Auh, 2005; Aydin & Özer, 2005; Fullerton, 2005; Miranda, Kónya & Havrila, 2005; Özer, Aydin, & Arasil, 2005; Rafiq & Fulford, 2005). It gives an idea that customer

The contents of
the thesis is for
internal user
only

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